

# CITY OF AUBURN

## OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM

Thank you for your interest in the City of Auburn's Owner-Occupied Housing Rehabilitation Program. The program is designed to help rehabilitate your home, with primary emphasis on the repair of health and safety problems. Typical repairs include electrical, plumbing, roofing, structural defects and weatherization.

The program is available to qualified applicants who are low income, and only owner-occupied properties are eligible. Applications are processed on a first-come, first-served basis.

Deferred payment loans are available at 0% interest, not due and payable until sale, change of title, or change in use. The amount of assistance will typically not exceed \$60,000 and shall not exceed the Maximum Subsidy Limit for Placer County per bedroom.



*For more information contact:*

### CITY OF AUBURN

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CITY OF  
**AUBURN**

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## CONSTRUCTION

1. The following standards will apply to all rehabilitation work:
2. All repair work must meet local building code standards.
3. All health and safety hazards must be eliminated.
4. The City may require the elimination of non-compliant code issues.
5. A building permit will be required.
6. Upon completion, the property must meet all applicable current codes, rehabilitation standards, ordinances, and zoning ordinances.
7. The program will not fund luxury items.
8. Contractors must be licensed with the State of California and in good standing with the Contractors' License Board.
9. Contractors must have public liability and property damage insurance as well as worker's compensation (if applicable), unemployment and disability insurance.

## ELIGIBILITY

### Income:

Eligible participants must have gross annual incomes at or below 80 percent of the median income for Placer County adjusted for household size.

### Owner-Occupied Requirements:

1. Only owner-occupied properties may participate;
2. The property must be the owner's principal place of residence;
3. The property must be located within the City limits of Auburn; and
4. Owner residency is required following completion of the rehabilitation;

### Type and Condition of Home:

Housing unit types eligible for the rehabilitation program include single-family residences; condominiums; or manufactured homes on a single-family lot and placed on a permanent foundation system.

The home will be inspected by the City to determine eligibility and acceptability of the property for participation in the program. The City will also inspect the property to prepare a scope of work and cost estimate.



### Insurance Requirements:

1. Fire - Homeowner will be required to maintain fire insurance for the duration of the Program loan.
2. Flood - Homes located within a 100-year flood zone will be required to maintain flood insurance with an endorsement naming the City of Auburn as loss payee.

## AMOUNT OF PROGRAM ASSISTANCE

Program assistance will typically be limited to no more than \$60,000, however, the maximum amount of program assistance will not exceed the Placer County HOME Subsidy Limit.

## LOAN TERMS

The City's 0% loan is a deferred, 30-year loan, secured by a promissory note and deed of trust.

The City's note becomes due and payable when the home owner sells the property, rents the property, any change in title, changes the use from single family residential, or 30 years, whichever occurs first.

## MONITORING

The City of Auburn Planning and Public Works Department will monitor annually to insure continued residency of the home. This monitoring may require contacting the homeowner.